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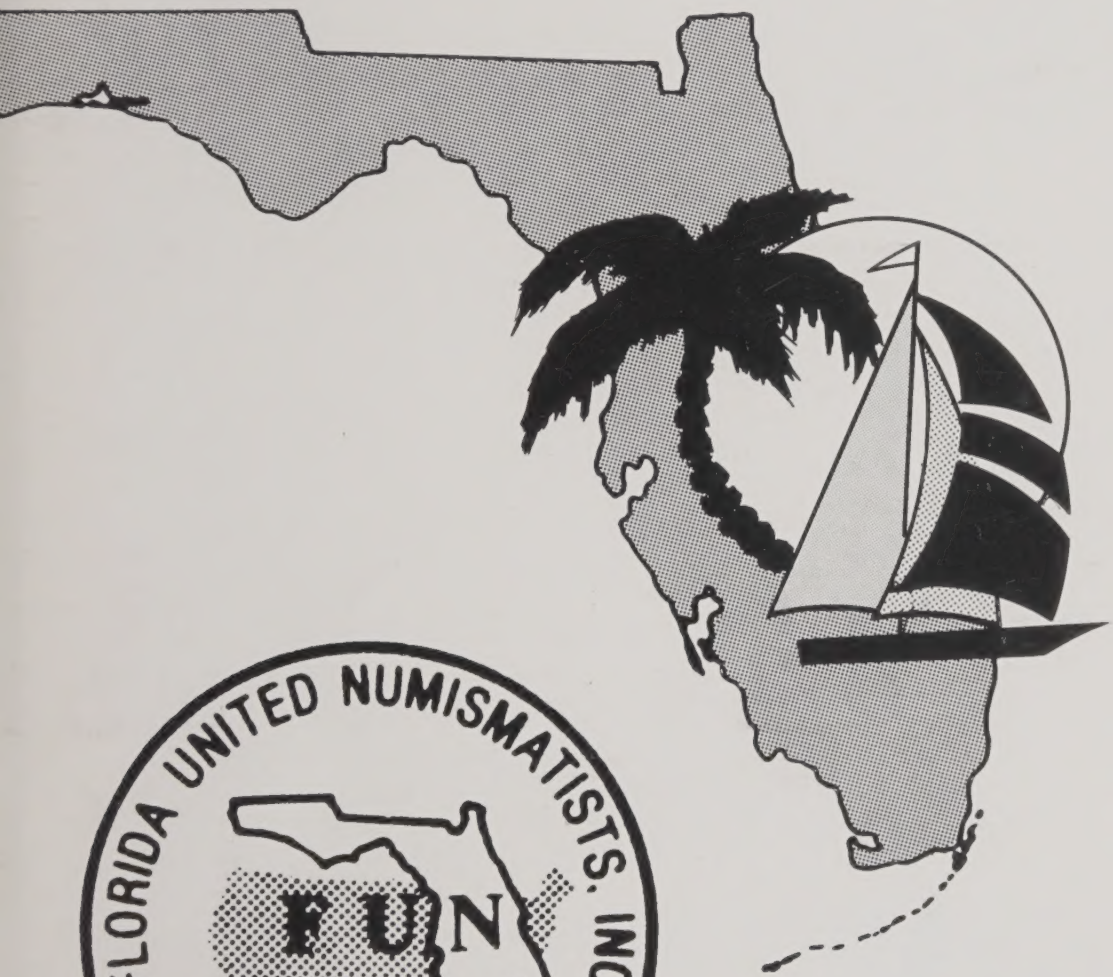
FUN-*Topics*



26th Annual Convention
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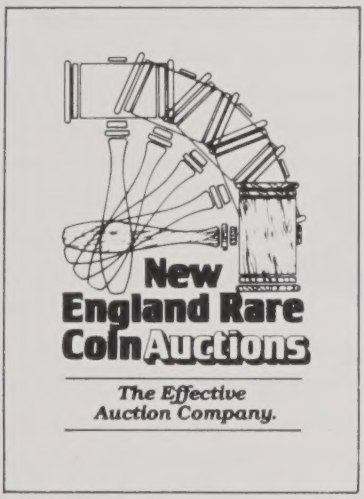

The first major rare coin auction of 1981 is the Florida United Numismatists Auction. This year the F.U.N. Auction will be held in Orlando January 7-10, 1981. New England Rare Coin Auctions is now accepting consignments of U.S. coins and currency, ancient and world coins to be sold in the auction.

To consign a single coin or an entire collection, call Bruce Laing, Consignment Administrator, toll-free at 800-225-6794. (In Mass. 617-227-8800). Ask about New England's new low commissions.

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1981 FUN Show "Looking Good"

The 1981 Florida United Numismatists, Inc. Anniversary Convention scheduled for January 7-10, at the Sheraton-Towers Hotel, Orlando, is rapidly shaping up becoming another "record breaker". Requests for information, bourse space and hotel reservations are even greater than for our Silver Jubilee Show last January, when we registered more than 8000 attendance, and had 300 dealers from most of the fifty states and several foreign countries. Thru the courtesy of the American Numismatic Association, FUN was provided a table in the Bourse area of the Cincinnati Convention, staffed by FUN officers throughout the A.N.A. show, it was the focal point of many collectors and dealers seeking information about FUN and its activities. Literature was passed out, promotion for the 1981 January Show was distributed and more than one hundred new members were signed up, about twenty of them for life membership.

The 26th Annual Convention will be January 7-10, 1981, but dealers will be allowed to set up Tuesday afternoon, January 6th. Ribbon cutting and open to the public will be at 11 a.m., Wednesday the 7th. Bourse and exhibits will be open to the public Wednesday from 11 a.m. to 6:30 p.m.; from 11 a.m. to 6:30 p.m. Thursday, Friday and Saturday. Enlarged space has been provided for the Exhibits and an effort is being made to secure more quality exhibits of general interest to the public. A special section will be set aside for Young Numismatists exhibits. A full program of Educational sessions, covering a wide variety of subjects, is listed in this FUN-Topics. The annual Banquet will be on Friday evening, January 9th.

The 1981 FUN Convention returns to the Sheraton-Towers Hotel in Orlando, by popular demand. The facilities are ideal for our needs, the Management and Staff were most co-operative, and the FREE PARKING area for more than 1000 cars was especially appreciated. The gracious co-operation of the Orlando Coin Club (Central Florida Coin Club), was also a major factor in the FUN Boards decision to return to Orlando. Located in the heart of Florida, Orlando is readily accessable from all the world.

The FUN Board has approved the appointment of the same persons that masterminded the January 1980 Show, to chairmanship of committees directing the 1981 Show. Robert Hendershott, General Chairman; Bill Shepard, Bourse; Capt. V. L. Bigsby, Exhibits; Roger Bryan, Publicity; Col. A. J. Vinci, Registration; Mary Leeuw, Dealer Registration; Dolly Criswell, Hospitality and Ladies Luncheon; Randy Campbell, Educational; Jane Finnell, Young Numismatists; Jerry Finnell, Security; Douglas Brown, Banquet. These and many more will give of their time and abilities to assure another fine FUN Convention.

The 1981 FUN Convention, the first major Numismatic event in the country, in 1981, will attract Numismatist from around the world. Plan now to attend. The date - January 6-10, 1981; the place, SHERATON-TOWERS HOTEL, ORLANDO, FLORIDA; ADMISSION FREE: PARKING FREE. TELL A FRIEND, YOUR NEIGHBOR, EVERY ONE YOU SEE. WE WILL BE LOOKING FOR **YOU**.

PLEASE PAY YOUR DUES

(you know who you are)

FUN-TOPICS
Oct. 1980 VOL. XXV, No. 2

(USPS 365-710)

Editor .....Mary Leeuw

Publisher R.L.Hendershott

FUN-Topics is the official publication of Florida United Numismatists, Inc.,(FUN), and is published quarterly each year. Copies are furnished each FUN member in consideration of $4 of their annual dues. Mailing address is P.O.Box 7888,St. Petersburg, Fl. 33734. All rights reserved, Copyright © 1980 by Florida United Numismatists, Inc. Second Class postage paid at St. Petersburg, Fl. 33734.

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DECEMBER 1980 ISSUE

The December issue of FUN "Topics" will be the Convention issue and plans are being made by your Editor and Publisher to make it special. **WE NEED YOUR HELP.** Featured Numismatic articles, stories, Club reports, surveys, special events, in fact anything of general numismatic interest, is solicited. Write us about your favorite coin or collection, an unusual experience, your club news, why you collect, whatever you think would be of special interest to other Numismatists. Advertisers are requested to up-date your copy, enlarge your space. All copy must be in our hands before November 5th to assure publication and mailing before the Holiday Season.

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Editor's Note

With the number of lawyers in this country now at an all time high, how do you choose the best for you?

The answer of course depends upon the reason that you are seeking for advice, thus an attorney. Is it for personal matters, business or corporate reason. If your problem isn't extremely complicated a general practitioner may be the answer. However, if not a lawyer who specializes in the particular type of law involved is your next bet.

When you first contact an attorney it is best to ask if they have ever had any matter similiar to yours. No reputable attorney will reveal the name of clients or confidential information but they can give you information as to yes or no and if not may recommend an attorney who is versed in the particular type of law which you may require.

Once the lawyer agrees to undertake your case he owes you complete loyalty. He should not take your case if there is a conflict of interest, if so he should resign. However, you should be completely honest with your attorney as to the reasons for consulting with him, remember any information you reveal is "privileged," therefore he must keep "mum," even if he knows an illegal act is going on, altho the ethics of his profession requires him to advise the client to stop.

Under no circumstances should the lawyer mingle a clients funds with his own. Your lawyer advises you but he must do what you want. In most states an attorney can't conclude a matter unless he has your permission.

You can get legal services on a general retainer basis. For a specific sum, your lawyer will be available over a period months or years, as you arrange - to answer questions by phone or perform other services you mutually agree to. Extras, such as complicated negotiations and court appearances call for additional fees.

When it comes to results, you generally must pay the attorney for work done whether you like the results or not. Should you change attorneys that does not release you from payment to the previous lawyer for work already performed. So long as your lawyer has used his best judgement and has been diligent in his efforts, he's acted properly; he needn't be infallible. In any case where only one side can win, the other side must lose.

Justifiable reasons for nonpayment are; He's done something unethical in regards to you; your matter involved a conflict of interest for him; he quit as your representative, or he's been disbarred or suspended from practicing law.

Bar associations dislike dishonest or incompetent lawyers because they reflect on the profession as a whole. If you have a complaint take it to the bar association in your area. You can rest assured the grievance committee will investigate. If your complaint is found to be correct or valid, the attorney will receive either a letter of admonition or the ultimate disbarment.

Must you always have a lawyer to take care of your legal needs? No. If you retained a lawyer, you can step in any time you choose and bypass him and settle an action on your own. However you still have to pay the attorney, for services rendered, otherwise he can with-hold papers or attach money due you.

You can defend yourself or act as the complainant yourself in a civil case. In most states you're held responsible for knowing the laws and court rules. As a non-lawyer you cannot represent anyone else. You cannot represent your own corporation, even if you are the only stockholder, due to the fact that corporations are legally regarded as

separate entities.

There are many other legal matters you can handle without an attorney - from a divorce to a will to small claims. Remember tho, attorneys usually have another lawyer represent them when they are in a bind so perhaps that is the best advise of all - do as others do.

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FUN Member Clubs

Secretaries, note - This is a listing of all Florida Coin Clubs that are members of FUN. If your club is not listed, please send $5.00 for your 1980 dues. Keep us informed of any changes in your club's meeting dates, times, etc.

Cape Coral Coin Club C-4090
1st Fed. Saving & Loan Bldg.
Cape Coral Phwy. & Del Prado
Blvd. 1st Thursday

Central Florida Coin Club C-3157
1st Fed. Saving & Loan
Orange & Michigan Aves. Orlando,
2nd & 4th Wednesdays, 8 PM

Clearwater Coin Club C-313
Clearwater Garden Ctr.
N. Ft. Harrison & Seminole St.
2nd & 4th Tuesdays

Fort Lauderdale Coin Club, Inc. C-2951
2901 S. W. 52nd St.
2nd & 4th Thursdays

Fort Walton Beach Coin Club C-5696
no information available

Gulfport Coin Club of C-2942
St. Petersburg, Inc.
American Legion Hall
1520 - 4th St. North St. Petersburg,
4th Friday

Naples Coin Club C-4165
Cambier Pk. Rec. Ctr.
1st & 3rd Wednesday

Ocala Coin Club C-2948
City Utilities Bldg.,
310 SE 3rd St.
2nd Friday

Ridge Coin Club C-600
Barnett Bk. Sebring
2nd Monday 7:30 PM

St. Petersburg Coin Club C-285
American Legion Hall
1520 - 4th St. North
2nd Friday

Sanford Coin Club C-5933
no information available

Silver Sand Coin Club C-3829
Panama City, East Side Br.of
1st Fed. Saving & Loan
6th St. & East Ave.
1st Tuesday

South Florida Coin Club LM149
Flagler Fed. Saving & Loan
570 NE 81st St., Miami
1st Tuesday

Space Coast Coin Club C-3246
Merritt Island Public Lib.
1st Tuesday

Tampa Coin Club C-815
Tampa Bay Shop Ctr. Community Room
2nd Thursday

West Pasco Coin Club C-3145
Florida Power Bldg.
701 Sunset Road, New Port Richey
4th Thursday

West Palm Beach Coin Club C-4284
Haverhill Town Hall
1st & 3rd Wednesday

Lakeland Coin Club C-3268
Community Room
Searstown Shopping Center
Thursday, October 23rd
Thursday, November 20th

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THIS IS THE MAN

Dr. Douglas Ball

In his February 1977 editorial in
● **The Bank Note Reporter, Editor Austin Sheheen, Jr**
had this to say of Dr. Douglas Ball

"I first met Douglas at one of those "rag pickers" sessions sponsored by the A.N.A. some years ago. Immediately we began a friendship that has prompted many pieces of correspondence, telephone conversations and personal visits. DURING THOSE YEARS I HAVE COME TO KNOW AND RESPECT DOUGLAS AS ONE OF THE GREATEST AUTHORITIES AND TRUE SCHOLARS OF THE ECONOMIC AND FINANCIAL POLICIES OF THE CONFEDERATE STATES OF AMERICA THAT HAS EVER LIVED"

In a past issue of
● **Coins Magazine, WALTER BREEN** said of Douglas Ball

"Douglas Ball, author of a splendid long foreword to 'The Register (Thian's Register of the Confederate)' is probably the best informed collector of Confederate States of American material now alive"

Douglas Ball has long since expanded his horizons and abilities to all phases of currency. He unquestionably ranks amongst the most knowledgeable leaders in the currency fraternity.

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☐ Please write me

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SCHEDULE OF SHOWS

NOTICE to all club secretaries and officers: Show dates are being selected by some clubs without FIRST asking the secretary if those dates are clear of other shows. Club secretaries are authorized to call COLLECT, 813-527-5077, to determine if a date is free, to be followed by written confirmation from the secretary. Failure to do so may result in a conflict of shows.

Schedule of Shows

1980

CLUB/CITY	DATE	LOCATION/ADDRESS
Space Coast Coin Club Cocoa Beach, Fl.	October 24,26	Convention Center 1275 N. Atlantic Ave. (A1A) Cocoa Beach, Fl. 32031
Lakeland Coin Club, Inc. Lakeland, Fl.	November 14,16	Holiday Inn (Central), 910 E. Memorial Blvd. opp. Searstown Shopping Center
N I C E Dallas, Texas	November 14,16	Dunfey Dallas Hotel, 3800 W. Northwest Hgwy. (Loop 12) Dallas, Texas 75220
Cape Coral Coin Club Cape Coral, Fl.	November 29,30	Cape Coral Volunteer Fireman's Hall 1313 S. E. 47th Terrace
Fort Lauderdale Coin Auction, Nov. 29 Fort Lauderdale, Fl.	November 29,30	Holiday Inn North 4900 Powerline Rd - West Forth Lauderdale, Fl.

1981

Florida United Numismatists Orlando, Fl.	Janurary 7-10	Sheraton-Twin Towers 5780 Major Blvd. Orlando, Fl. 32805
Gulfport Coin Club, Inc. Stamp & Coin Auction 1-23 at 7 P.M.	Janurary 23-25	Bayfront Concourse 333 1st St. South St. Petersburg, Fl.
West Palm Coin Club Auction, March 21 Lighthouse Galleries	March 21-22	Holiday Inn PGA Blvd. & I 95 Palm Beach Garden, Fl.
Central Florida Coin Club Orlando, Fl.	March 27-29	Hilton Inn, South 7400 International Dr. Orlando, Fl.
Space Coast Coin Club, Inc. Cocoa Beach, Fl.	May 10-12	Convention Center 1275 N. Atlantic Ave. (A1A) Cocoa Beach, Fl. 32031
Clearwater Coin Club	July 2-5	Sheraton Sand Key Clearwater Beach, Fl.
Central Florida Coin Club Orlando, Fl.	September 25-27	Hilton Inn, South 7400 International Dr. Orlando, Fl.
Space Coast Coin Club, Inc. Cocoa Beach, Fl.	October 10-30 November 1	Convention Center 1275 N. Atlantic Ave. (A1A) Cocoa Beach, Fl.

1982

Florida United Numismatist	January 6-9	Location uncertain at printing time
Central Florida Coin Club Orlando, Fl.	January 15-17	Hilton Inn, South 7400 International Dr. Orlando, Fl.
Gulfport Coin Club, Inc. St. Petersburg, Fl.	January 22-24	Bayfront Concourse 333 1st St. South St. Petersburg, Fl.

Schedule of Shows

COMMERCIAL

CLUB/CITY	DATE	LOCATION/ADDRESS
The Greater West Florida Coin & Stamp Association Longboat Key, Fl. 33548	November 7,9,80 March 7,9,81 November 6,8,81 March 5,7,82 November 5,7,82	Sarasota Civic Exhibition Center 800 N. Tamiami Trail (US 41) Sarasota, Fl.

Contact **FUN EDITOR** for Bourse Chairman's name.

ADVERTISING POLICY AND RATES

COIN CLUBS may submit full page ads for their shows at the rate of $25 per issue. Rates to clubs for other size ads are one-half (½) the rate listed on the table.

TERMS NET: no discounts; payment with ad, please.

AD DEADLINE FOR NEXT ISSUE:
5 November

One-quarter (¼) page	$13.00
One-half (½) page	$24.00
Full page	$42.00
Inside front cover, page one (1), inside back cover	$60.00

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Club News

Embler Touts Dimes at West Palm Beach

Fully Split Bands Mercury Dimes were the topic of Ken Embler's presentation at the August 6 meeting of the West Palm Beach Coin Club. Embler reported "B.U. Mercuries are a little weak right now, so take advantage of this temporary lull and make a few investments in dates like 1941-S, 1942-P, 1943-P, 1944-P, and 1945-D in gem full bands condition." Drawings, diagrams and a date-by-date analysis for those dimes dated 1938 to 1945 highlighted Embler's presentation.

At the August 20 meeting, club president Randy Campbell announced that Lighthouse Rare Coin Galleries had been selected as auctioneers for the club's Fifth Annual Coin Show, to be held 21-22, 1981 at the Holiday Inn of Palm Beach Gardens. Lyman Allen, president of Lighthouse Galleries, said "We expect the 1981 auction to be much bigger and better than last March's $100,000.00 auction."

Also at the August 20 meeting, club board member James Bell, just back from the A.N.A. Convention, reported that "Nice Morgan Dollars, especially proof-likes, were 'red hot' at the big Coin Show." Bell praised the hotel facilities, the restaurants and the city of Cincinnati saying "This was the most enjoyable A.N.A. I've ever attended!"

LADIES LUNCHEON

Plans are under way for a gala Luncheon on Thurs., January 8, 1981 at noon.

Dolly Criswell is again in charge and has her assistant, Jane Finnell. More details will be in the Convention Issue. Plan on attending.

Campbell Knocks C.C.'s at Fort Lauderdale

FUN board member Randy Campbell spoke at the July 10 meeting of the Ft. Lauderdale Coin Club. He criticized the G.S.A's July CC Dollar sale, saying that "$180 is too much to pay for a pig-in-a-poke!" Avoid the 1880-CC's and 1881-CC's since many of them will only grade MS-60!" Campbell said, "The 1885-CC's are worth a chance at $180 to $200, if you're in a gambling mood. But, over the long term, dates like 1881-O, 1882-O, 1898-O, 1899-O, 1901-O and '02-O will outperform the 1880-CC, '81-CC and '85-CC, so bid accordingly!"

At the August 14 meeting, club president Ken Asmus announced that only a few tables remained unsold for the club's 15th Annual Coin Show and Auction, to be held November 29 and 30 at the Holiday Inn, corner of I-95 and Commercial Blvd., in Ft. Lauderdale. Asmus reported that about 50 dealers from the south-eastern U.S. were expected for the coin show. The auction is planned for 6:00 p.m., Saturday, November 29.

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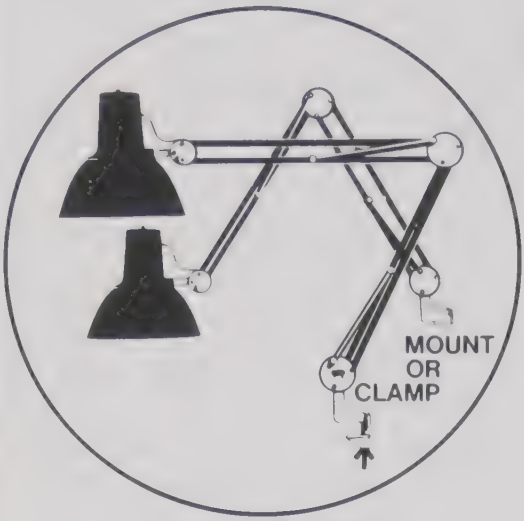

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LT-54 Same as above but displays 6 coins wide and 9 coins deep.

T-28 Old standard with new compact design for 2 x 2 holders.

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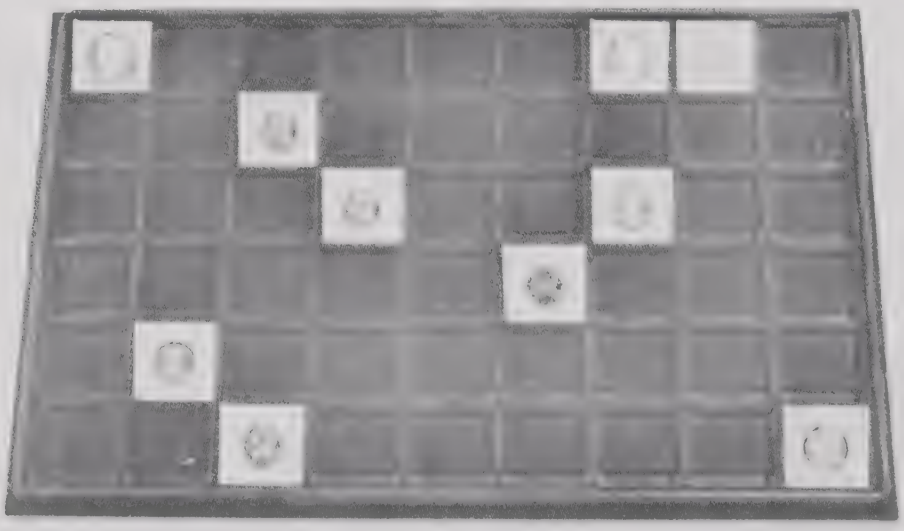
T-24 For coins, minerals, jewelry — multi-purpose tray holds 24 2 x 2 snap-lok holders. Dealers can place several coins by date in each compartment.

T-18 For coins, minerals, jewelry — holds 18 2 x 3 cushion snap-lok for coins.

T-4 For coins, minerals, jewelry — designed to hold 4 Capital Comet coin holders. Compartment 4¼ x 6¼.

T-8 For coins, minerals, jewelry — will hold 8 Capital Comet holders, compartment sizes 3½ x 4-3/8.



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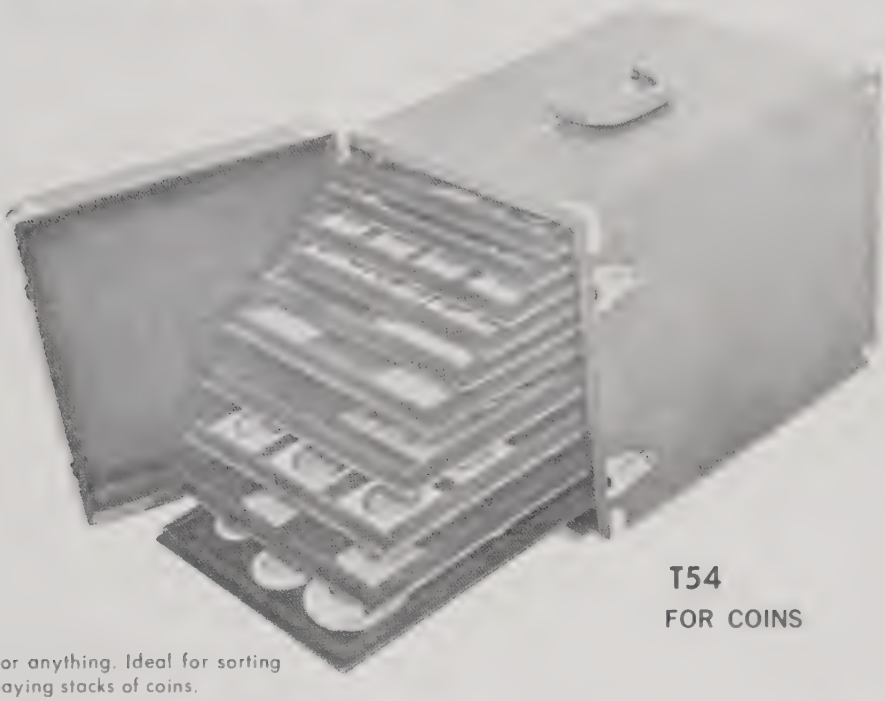

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T-1 Open tray for anything. Ideal for sorting coins or displaying stacks of coins.
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Man and His Money

However complicated the origins of currency, its practical effects and the end it has to serve in the community may be stated roughly in simple terms. The money a man receives for his work or for relinquishing his property in some consumable good, must ultimately be able to purchase for him for his use a fairly equivalent amount of consumable goods. When everyone in a community is assured of this, and assured that the money will not deteriorate in purchasing power, then currency - and the distribution of goods by trade - is in a healthy and satisfactory state. Then men will work cheerfully, and only then.

The imperative need for that steadfastness and security of currency is the fixed datum, therefore, from which the scientific study and control of currency must begin. But under the most stable conditions there will always be fluctuations in currency value. The sum total of saleable consumable goods in the world and in various countries varies from year to year and from season to season; autumn is probably a time of plenty in comparison with spring; with an increase in the available goods in the world the purchasing power of currency will increase, unless there is also an increase in the amount of currency. On the other hand, if there is a diminution in the production of consumable goods or a great and unprofitable destruction of consumable goods, such as occurs in a war, the share of the total consumable goods represented by a sum of money will diminish, and prices and wages will rise. In modern war the explosion of a single big shell, even if it hits nothing, destroys labour and material roughly equivalent to a comfortable cottage or a year's holiday for a man. If the shell hits anything, then that further destruction has to be added to the diminution of consumable goods. Every shell that burst in the First World War diminished by a little fraction the purchasing value of every coin in the world

If there is also an increase of currency during a period when consumable goods are being used up and not fully replaced - and the necessities of revolutionary and war-making governments almost always require this - then the enchancement of prices and the fall in the value of the currency paid in wages is still greater.

Usually, also, governments under these stresses borrow money - that is, to say, they issue interest-bearing paper, secured on the willingness and ability of the general community to endure taxation

Such operations would be difficult enough if they were carried out frankly by perfectly honest men, in the full light of publicity and scientific knowledge. But hitherto this never has been the case; at every point the clever egotist, the bad sort of rich man, is trying to deflect things a little to his own advantage. Everywhere, too, one finds the stupid egotist ready to take fright and break into panic. Consequently we presently discover the State encumbered by an excess of currency, which is in effect a non-interest-paying debt, and also with a great burthen of interest upon loans. Both credit and currency begin to fluctuate wildly with the evaporation of public confidence.

The ultimate consequence of an entirely demoralized currency would be to end all work and all trade that could not be carried on by payment in kind or barter. Men would refuse to work, except for food, clothing, housing and payment in kind. The immediate consequence of a partially demoralized currency is to drive up prices and make trading feverishly adventurous and workers suspicious and irritable.

Man and His Money

Continued

A sharp man wants under such conditions to hold money for as brief a period as possible; he demands the utmost for his reality, and buys a reality again as soon as possible in order to get this perishable stuff, the currency paper, off his hands. All who have fixed incomes and saved accumulations suffer by the rise in prices, and the wage earners find with a gathering fury, that the real value of their wages is continually less.

Mary Leeuw - Source; The Outlines of History - H. G. Wells.

Some well-known men are known to plead
In explaining their financial need
They're merely having "cash flow" trouble.
For many people that goes double,
Yet they wear no euphemistic cloak —
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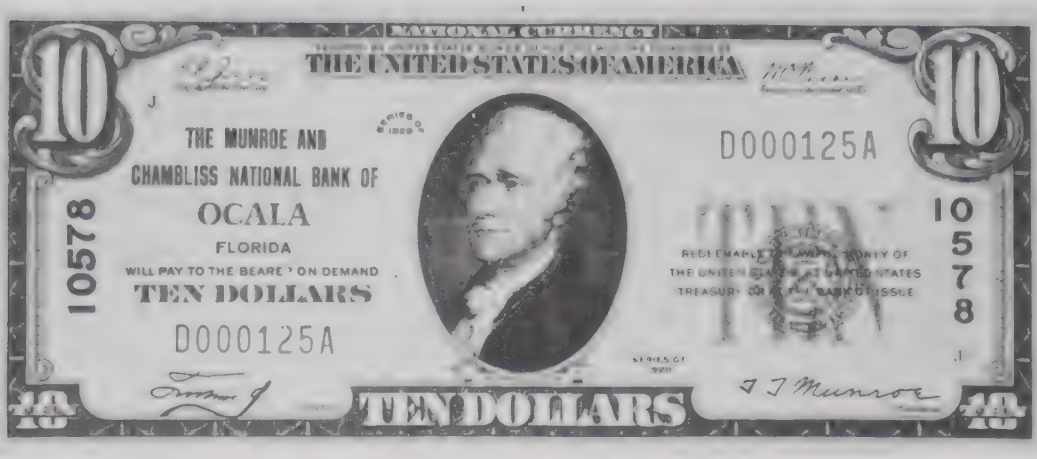
The Munroe and Chambliss National Bank of Ocala, No. 10578



A 1929 $10 type 1 of the Munroe and Chambliss National Bank of Ocala. Signed by T. T. munroe, president and cashier (signature unknown could be R. T. Stroud who was cashier in 1928)

By Mike Carter

The Munroe and Chambliss National Bank was founded as a result of the failure of Ocala's only other bank at the time, the Merchants National Bank charter No. 3815. First founded as a state bank by T. T. Munroe and Z. C. Chambliss the Munroe and Chambliss received it's national charter on July 7, 1914, with a capital of $50,000. Mr. Munroe had previously been involved with another national bank in Ocala, The Central National Bank, where he was serving as its' president upon the banks liquidation on February 16, 1907. Munroe would go on to found the Munroe and Chambliss and serve as its' president until 1927 when he was replaced by L. P. Wilson. Mr. Chambliss would serve as the banks first vice-president until 1925. The cashier in 1914 was J. M. Thomas. He and two others would serve as cashier until 1927 when R. L. Dewey would take over the position. In the 1970's the Munroe and Chambliss National Bank would become a member of the Barnett Banks of Florida, Inc. The Munroe and Chambliss issued a total of $698,940 worth of third charter and small size national bank-notes of the following denominations and types:

Third Charter 1902-1908 Backs
10-10-10-20 plate..$80,000 worth..serials 116000

Third Charter Plain Back Blue Seals
10-10-10-20 plate..$409,350 worth..serials 1601-9787

Small Size
$10 type 1..$83,160 worth..serials 1-1386
$20 type 1..$44,640 worth..serials 1-372
$ 5 type 2..$32,170 worth..serials 1-6434
$10 type 2..$25,780 worth..serials 1-2578
$20 type 2..$23,840 worth..serials 1-1192
Amount outstanding in 1935 $50,000
Amount of large out in 1935 $1,220

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Why Not Sell Your Coins In a Public Auction?

by Kenneth Embler - FUN - LM No. 216

When the time comes for you to consider selling a part or all of your coin portfolio, and you have to decide not to opt for direct sales to dealers or other collectors, consider consigning them to an unrestricted public auction sale. By an unrestricted sale I mean one in which the auction house or agent in the sale allows no minimum bid be set that the bidder must equal or exceed.

This method of disposal is a way to expose your coins to a large number of dealers, collectors, investors and speculators and allow you to obtain very high prices. All the larger auction houses have lists of many thousands of such potential buyers to whom they regularly send well produced auction catalogs. Your consigned coins along with the coins of many other consignors are presented in catalog form - with the more desireable items often beautifully photographed in color - and mailed or handed out to interested parties in advance of the day of the auction.

These customers are invited to send in written and usually signed bids on one or more numismatic items offered in the catalog. Since the major auction houses are usually accurate in their descriptions and provide photographic representation of many of the "lots" (items are broken down into consecutively numbered offerings as individuals or groups for reasons of obtaining accuracy and keeping an individual consignor's coins separate from another's, these being called "lots"), bidders usually have confidence they will receive correctly graded and authentic items. This encourages active bidding and correspondingly high prices as each bidder enters the highest price he is willing to pay for a given lot.

And as an additional safeguard for those bidders doing so by mail who have not actually seen the coin or lot the auction house usually gives them the priviledge of returning any lot they have won within a short period of time for a refund should they not want it after seeing it. In such cases it is sent out to the next highest mail bidder who has the same option. This proceedure will go on until the lot is accepted. Normal inspection time for mail bidders is about seven days. Floor bidders, those bidders who actually attend the auction as it is being held and who have had the opportunity to inspect the coins (it is assumed) prior to the sale do not enjoy that priviledge. When they bid on a coin and pay for it they may not return it unless it proves to be altered or counterfeit.

Auction prices realized for choice and gem material have brought amazing prices when compared to the normal retail values of similar offerings. If you have high quality material and want to get absolute top dollar for it your best chance is such an auction.

The auction house may have a minimum consignment value that it will accept. Unless a single item is unusually appealing or noteworthy in its rarity major auction houses seem to demand about a $1,000.00 minimum consignment total value. Usual commission rates charged you by the auctioneers vary in the 15% to 20% range for lots they sell on your behalf, but this rate can fluctuate in either direction depending on the size of the consignment and the type of material you offer.

Recently, a few of the larger houses have begun to charge a reduced commission rate of about 7% to 15% to consignors and at the same time charge buyers a small commission rate on the sale also. Time will tell whether or not this new

approach is fully workable or not. It would pay the potential consignor to remember that in this type of a split commission sale the bidder is keeping in mind the fact that in addition to his bid he must now pay a percentage of the sale price to the auction house. Whether this will deter the buyer from paying top price and how the consignor will make out financially in such auctions remains to be seen.

A few auction houses give the consignor the opportunity to obtain a cash advance of as much as 50% of the estimated total value of his consignment as assessed by the house. These are usually relatively low interest advances and may be a good move for those wishing to re-invest their profits quickly.

Most auction houses are departments or divisions of large, well known coin dealerships. For periods preceeding the actual auction these houses will display for public viewing the individual lots of a particular auction to interested parties at the larger coin shows held almost weekly around the country. This is an excellent way for potential buyers to view first hand any lots they may be interested in. There is really no substitute for personally seeing the coins in this manner and higher bids are the result. This helps both the house and the consignor.

When sending a group of coins or other numismatic material for auction it is important to call or write the auction house first. Possibly, a pre-set limit on the number of lots allowed in a given auction has already been met or for another reason your consignment would not be accepted. You would be out the cost of the mailing (REGISTERED mail is best) and perhaps four to six weeks of time in waiting for your shipment to be returned to you. That time loss may cost you a spot in another auction. Be sure and write or phone first. If your coins do arrive at the auction house too late for an auction you wished to consign them to the house may hold your coins pending an O K from you to enter them in their next scheduled auction. Think this one over carefully. Be sure that that next auction is one in which your coins will receive as much exposure as the one you originally wanted to get them into.

A point to consider is that auctions held in conjunction with major coin shows such as the FUN and ANA shows seem to be a better bet for your consignments. In addition to the many mail bidders attracted to large show connected auctions there is a better chance that a large number of floor bidders will be present. This means increased competition that may indeed boost sales prices of lots to higher levels than poorly attended auctions or strictly mail bid auctions.

Yet another point to consider is the suitability of the material you are thinking of consigning with the general makeup of the auction itself. For example, it would be unwise to consign even gem foreign coins to an auction that featured mainly silver dollars. The chances of the competition for your gem foreign lots may not be intense enough for you to achieve a healthy price. On the other hand, those same foreign coins may be among the highlights and promote spirited bidding in an auction where foreign coins played a major part.

When an auction house accepts your consigned coins for a particular auction you will be sent a contract to be signed by you and, usually, by a witness. This is a BINDING agreement for both you and the auction house when properly executed and, as with any binding legal agreement, you should know what you are getting into BEFORE you sign and return the auction house its copy. Typically, the agreement will state that your coins or other consignment items are fully insured against loss,

theft or damage from the time the house takes possession of them to the time that you either receive a check or the unsold coins from the sale. Make sure of this point. The house should be fully responsible, in writing.

Other items on the contract will include payment proceedure, the commission rate you are being charged and the right of the auction house to present your consignments in their catalog as they see fit. These are pretty well standard statements in all contracts of this nature but a few points should be brought up about them.

First, payment should be made to you no later than 45 days after the last day of the auction. This is a reasonable time for the house to have sent the lots to the individual winners and received payment back for them and include enough time for any of the winning payments by mail to have cleared the bank should payment have been made by check.

Next, contact the auction house by phone if possible and try to negotiate the BEST possible commission rate you can. Remember, rates can be negotiated to your best interests and you owe it to yourself to obtain the most favorable rate. Consigning early is one way to achieve a strong bargaining position when discussing commission rates. Consigning high-priced individual lots is still another.

Finally, if at all possible, get a written statement as to how your coins are to be graded and whether or not they will be placed as single item lots or grouped together with other coins as a multiple coin lot. I think that this is MOST important. Numismatic items that normally are not sold as a set or group stand the most chance of receiving individual bidder attention if they are presented as single item lots. I have had reported to me by reliable sources that there are some auction houses operating today that will group and/or purposely undergrade some of the material sent to them for consignment. This practice will tend to limit the number of potential bidders who will take the time to actually look at lots of mixed grades or less choice items based on the catalog descriptions. The hundreds and hundreds of lots in the typical auction tend to preclude individuals from the time consuming task of viewing each and every lot, so, in order to make maximum use of their time they will concentrate on the choicer lots as described in the catalog. I am held to believe that the un-ethical auction house will then really only have to have one of their agents out-bid the top mail bidder in order to win what is really a lot that contains choice material. The mail bidders, of course, with only the information written in the catalog to go by, will bid as though the lot were not choice, and the house will have the lot for a fraction of its true value to re-sell at a much higher price later.

For this reason I recommend you try to obtain a written agreement as a "rider" to your consignment contract stating how your individual items are to be presented. If this is not possible then try to talk to several people who have made consignments to the particular auction house you are considering for disposal of your coins. Did they think that their coins were presented in the proper grade? Do you feel that their grading ability is the same as yours? Is YOURS accurate? Once you have satisfied yourself that you have made the best possible deal with the auction house, you have signed the contract and returned it with your coins and an invoice of all material sent (keeping a copy for your records of all correspondence) sit back and relax! You will probably have a several month wait before the auction but your coins will keep going up in value just as they would if you still had them in your possession. And the lucky winning bidders will be paying tomorrows prices and getting a bargain at that!

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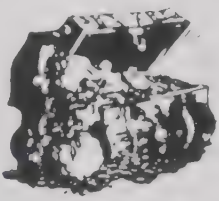

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FUN SHOW COMMITTEE CHAIRMAN REPORT

During a recent meeting of the Florida United Numismatists Board of Directors, progress of planning for the January 7-10, 1981 Annual Convention in Orlando, was presented. Robert Hendershott, General Chairman, stated that in recent conferences with the Sheraton-Twin Towers Hotel department staff members, planning was well ahead of last year, when an outstanding Convention and Show was held. The various committee chairpersons confirmed that everything was "Looking Good." One of the most complete reports was made by Randy Campbell, chairman of the Educational Program. His report follows in its entirety.

Educational Program
Florida United Numismatists
26th Annual Convention

January 8 - 10, 1981
Duval Room
Sheraton Twin Towers, Orlando, Florida

Thursday, January 8

12:30 p.m. "The Coins of 1873," by Harry X. Boosel. Known as "Mr. 1873," Harry X. Boosel is an internationally renowned author and lecturer on the coinage of this period. A former member of the Board of Governors of the American Numismatic Association, Boosel has the unique distinction of having been general chairman for two A.N.A. conventions.

1:45 p.m. "Investing in U.S. Paper Money," by Joel Brownstein. The emergence of U.S. paper money as a lucrative investment will be discussed in detail by Mr. Brownstein, a staff paper money specialist for New England Rare Coin Galleries. Investment strategies plus buying and selling techniques will be covered in an indepth analysis of this "boom" area of numismatics.

3:00 p.m. "A Closer Look at Foreign Coins," by Bud Tobin. Mr. Tobin, a member of the Board of Directors of Florida United Numismatists, is a prominent Florida dealer in choice foreign rarities. A frequent lecturer on this subject, Tobin will touch on the unique history of selected world coins and the investment potential of these coins for both the short term and the long term.

Friday, January 9

12:30 p.m. "Prime Investments for 1981," by Al Tressel. Mr. Tressel, an author, lecturer and dealer in U.S. coins, will focus on underrated 19th and 20th century U.S. coins as investments for 1981. Everything from Bust and Seated coinage to Buffalo nickels and Franklin halves will be covered. Related subjects, such as growth potential and grading techniques, will also be included in this presentation.

1:45 p.m. "An Esoteric View of Numismatics," by Anthony Swiatek. Mr. Swiatek, co-author (along with Walter Breen) of **The Encyclopedia of U.S. Gold and Silver Commemorative Coins, 1892-1954,** will discuss the inner

workings of major coin conventions, including topics such as "What to Look For" and "What to Watch Out For." Coin show auctions and the bourse buy-and-sell activity will also be covered as Mr. Swaitek discusses what **really** happens at a major coin show. Swiatek's presentation promises to be a frank and lively discussion about "the good, the bad and the ugly of numismatics."

3:00 p.m. "Counterfeit Detection Seminar," by Bill Fivaz, NLG. Mr. Fivaz, co-author of the special section on error coins in the 1980 **Guide Book of United States Coins** (the "Redbook") will give a slide presentation dealing with the detection of counterfeit U.S. coins. Frequently forged or altered coins, ranging from the 1909-S V.D.B. and 1914-D pennies up to the 1893-S and 1928-P dollars will be covered in this presentation. Audience participation will be encouraged.

Saturday, January 10

10:30 a.m. "Error Coins and VAM Variety Silver Dollars," presented by the Numismatic Error Collectors of America (NECA). The "Hows, Whys and Values" of error coins and VAM variety dollars will be discussed by experts in this field, including Denny Thostenson, Bill Fivaz and Ken Embler. A NECA regional meeting, starting at 10:30, will preceed this presentation.

12:00 Noon "Commemorative Half Dollar Seminar," by James S. Iacovo. Mr. Iacovo, a recognized expert on U.S. commemorative coinage and author of a recent book on this subject, will give a slide presentation covering every coin in the commemorative series. His presentation will include grading, relative rarity, overrated issues, underrated issues, buy-and-sell strategies, counterfeits, plus an updated assessment of the commemorative coin market.

1:45 p.m. "Silver Dollar Investors' Forum," featuring Wayne Miller, Les Fox, Dennis Loan and Randy Campbell. Mr. Miller is the author of the highly respected **An Analysis of Morgan and Peace Dollars.** Mr. Fox is co-author of **Silver Dollar Fortune Telling,** the most widely read book on the subject of silver dollars. Mr. Loan is a major midwestern dollar dealer, specializing in gem quality silver dollars. Since 1977, Mr. Campbell has written a regular column on silver dollar investments for Florida's **F.U.N.-Topics.** Among the subjects to be included are the CC dollars, the New Orleans mint dollars, prooflike dollars, the problem of overgrading, plus an analysis of underrated and overrated dates. A question and answer session will follow the panel discussion.

3:00 p.m. "Grading and Investing in U.S. Peace Dollars," by Dr. Ken Embler and Randy Campbell. A critique of the various grading guides, plus an explanation of how to grade both Peace and Morgan dollars from extremely fine to gem B.U., will preceed a date-by-date analysis of the Peace dollar series. The investment potential of each date will be discussed by two of Florida's best known authors on the subject of U.S. silver dollars.

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Invest in "Circ" Dollars? by Randy Campbell

WEST PALM BEACH

"Campbell, have you gone crazy?," was a comment addressed to me by a friend when I suggested that it might not be a bad idea to make some investments in circulated dollars. My friend continued, "For all these years you've told me to invest in choice and gem quality, and now you want me to buy junk?"

"Not exactly junk," I replied. Instead, I was suggesting that, at current prices, a number of Morgan and Peace dollars appear to be reasonably good investments in the grades of extremely fine and almost uncirculated.

Basically, the case for investing in selected dates in XF and AU condition rests on the following premises: First, a surprising number of dates in the Morgan and Peace dollar series are simply unavailable in properly graded choice and gem condition. Thus if you limit yourself to investing in just a few selected dates in gem condition, you will, in all likelihood, end up making few, if any, investments at an average sized coin show. Effectively, you are "frozen out" of the market. Second, if you are lucky enough to find some gem specimens, the asking price may be so high that you simply cannot afford it.

Third, a number of the slightly "tougher" dates are currently available for $20-$25 in XF and AU. When silver rebounds back to $40-$50 oz., some of these coins will be worth more than you paid for them in melt-down value!

A fourth reason to invest in certain dates in circulated condition is the fact that, currently, demand is low. Everyone seems to want gem quality, thus, some dealers regard circ dollars as being about as desireable as the Bubonic Plague. This sometimes allows you to purchase nice circ dollars at discount prices. "Buy 'em while they're cold, sell 'em while they're hot!" is a time-proven investment adage. Take advantage of it.

It is essential that you have a knowledge of proper grading techniques when purchasing circulated dollars. Two books that are helpful in this regard are Wayne Miller's **An Analysis of Morgan and Peace Dollars** and the Van Allen-Mallis classic, **The Comprehensive Catalog and Encyclopedia of U.S. Morgan and Peace Silver Dollars.** Both books feature photographic grading along with a descriptive text.

As a general rule (and there **are** exceptions), extremely fine dollars should have somewhere between 10 and 50 per cent of its original mint luster. An A.U. dollar should have between 50 and 75 per cent of its original luster, while choice A.U.'s, sometimes called "sliders," should

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have over 75 per cent of their mint luster still intact. It is easier to grade theses dollars by **LUSTER** rather than **WEAR**, because many of the O-mint Morgans and S-mint Peace dollars were so poorly struck that high point detail is virtually non-existant in uncirculated specimens, let alone XF and AU examples. More specifically, an XF 1898-S dollar will probably have more breast feather detail than will most AU 1889-O dollars...a fact that cannot be garnered from fine line-drawing grading guides such as the Brown and Dunn book or the A.N.A. grading guide.

The 1879-O and the 1880-O are two dates that merit attention in A.U. condition. Currently quoted at $21 over the Teletype, A.U. 1879-O's and '80—O's offer the twin advantages of low downside risk plus reasonable upside potential. With the seldom seen Gem B.U.'s nearing the $1,000 level, the A.U. coins are starting to look particularly attractive, especially for those working on limited budgets. (Both dates are currently available in A.U. The supply is especially abundant if one inspects the so-called "B.U. rolls" that are currently making the coin show circuit.)

Extremely fine 1884-S dollars also merit consideration. The $30 "bid" price for an XF stands in stark contrast to the $13,000+ price tag for a choice B.U. XF 1884-S dollars are still available and still affordable, so investors are urged to put away a quantity of them, if possible.

A.U. 1886-O, 1887-O, 1887-S and 1889-O dollars are reasonable alternatives for those who cannot afford or cannot **FIND** nice B.U. specimens of these dates. My personal favorite from this group is the A.U. 1886-O, now priced (August 1) at just $45. With gems now bringing $7,000 to $15,000, a nice A.U. has to be recommended for purchase at, or near, the $45 mark. Likewise, A.U. 1887-O ($25), 1887-S ($27.50) and 1889-O ($22) dollars merit strong consideration at these prices.

1892-P and 1892-O A.U. Morgans seem grossly undervalued at the current quote of $33. The '92-P, in particular, seems like a "steal" at $33, since, as Les and Sue Fox suggest in their **1980 Silver Dollar Fortune Telling,** only about 11,500 specimens are known to exist in **all** circulated grades. Personally, I doubt if over 500 A.U. 1892-P dollars have escaped the melting pots. How's that for combining scarcity with low price?

Extremely fine 1894-O cartwheels have become increasingly popular during the last 2-3 years. Indeed, the supply of XF specimens is rapidly dwindling. With choice B.U.'s now selling for over $8,000, the XF's have to be given strong consideration at the current quote of only $30. Buy them!

XF 1896-O (now $21) and 1897-O ($19) dollars are certainly not scarce. Yet, at current levels, it's almost impossible to lose money by investing in these two dates. A.U.'s at $80 and $50, respectively, are also recommended since, as the years

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go by, those looking to include these two dates in their dollar collections will almost certainly turn to these lustrous, affordable and lightly circulated examples.

1898-S and 1900-S dollars are also worth buying in both XF and AU condition. Back in 1976, Miller reported in his book that both dates were readily available in AU. Interest was minimal. But the intervening "boom" years, plus the great silver melts, have taken their toll. With MS-65's headed past $700, XF's ($22) and AU's ($45 and $42, respectively) must now be given serious consideration. The AU 1897-S, now "bid" at $26, is also worth purchasing at current price levels.

The emergence of the choice B.U. 1901-P dollar as one of the great rarities in the series augurs well for the future of XF specimens. Now quoted at $40, the XF 1901-P should score some significant gains in the next 3-5 years. Don't hesitate on this "sure winner" as availability is already becoming a major problem for this date.

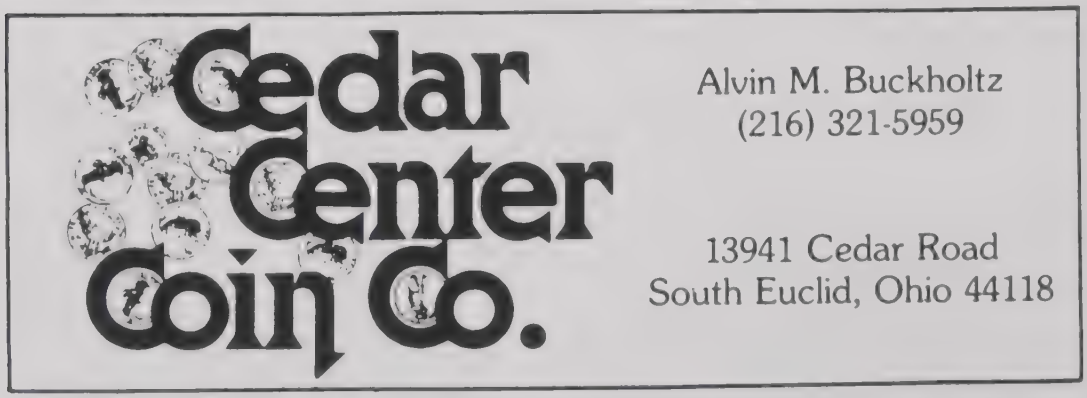
Xf and AU 1904-P dollars constitute my last recommendation in the Morgan series. Currently "bid" at $20 (!) and $45, respectively, these lightly circulated 1904-P dollars are a reasonable purchase for those who cannot afford the $2,500 price tag of a gem specimen.

The great expense involved in assembling a gem set of Peace dollars (now worth $35,000-$45,000) means that, pricewise, a number of dates in this series are becoming attractive purchases in XF and AU condition. The following dates are recommended in the grade of extremely fine: 1924-S (now $25); 1925-S ($22); 1927-P ($27.50); 1927-D ($26); 1927-S ($25); 1928-S ($24); 1934-D ($23); 1935-P ($21) and 1935-S ($23). Those dates worth consideration in A.U. include 1923-S ($17.50); 1924-S ($40); 1925-S ($32); 1927-S ($60); 1928-S ($45...try to avoid the super-flat strikes) and 1935-P ($37). *

In conclusion, it should be said that, as a general rule, XF and AU dollars will **NOT** increase in value as rapidly as choice and gem B.U. specimens. But the incredibly high prices of many of these dates in gem condition, combined with the problem of availability, means that for an increasing number of dollar collectors, **XF and AU dollars are the only alternative to "knocking over a bank!"**

So, with silver bullion "down" and interest in circ dollars generally "low," now is the time to make your move into XF and AU dollars. Good luck to all of you!

* Remember, these prices represent the Teletype "bid" prices as of August 1. It's possible that many of these prices will be higher by the time you receive this copy of **FUN-Topics**. In terms of dealer prices, you may find an occasional "bargain," but, as a rule, investors should expect to pay the dealer a small mark-up over these Teletype prices for properly graded specimens. After all, how much of a discount could you expect from your neighborhood dealer on an XF 1897-O that is currently "bid" at $19?



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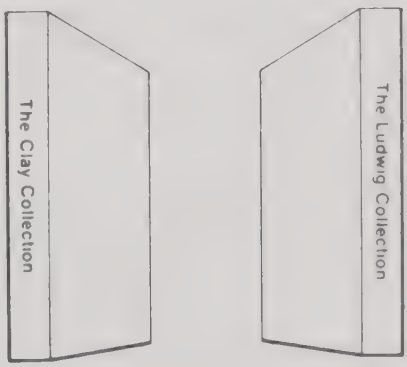

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Log Camp in the Florida Key's?

C. R. Clark

When a quantity of Drake Lumber Co. "log camp" tokens were found several years ago, it was reported that the company used them on Big Pine Key with an office at Marathon. I have searched for any information that would indicate the use of these tokens in Monroe County, but I have found nothing to either prove or disprove the original story.

Drake Lumber Company headqaurters were in Miami where they operated a saw mill and a general store in 1914. They also had branches at that time. Tokens are known from a branch of the company at Princeton, located in Dade County near Homestead. This branch is listed in the 1918 directory.

The 1932 R. G. Dun & Company directory shows the Drake Lumber Co. with a saw mill and a wholesale and retail lumber business in Miami, and other listings for years between 1914 and 1932 also give the Miami location.

We should continue to check this Marathon listing. If we cannot verify within the next few years the use of Drake tokens in the Keys, I believe the listing should be changed to Miami.

Do you have any information or comments to add to this search for a definite link of the "log camp" tokens with the Monroe County location?

Contact C. R. Clark...P.O.Box 13331, St. Petersburg, FL 33733.

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Dollar not just small, but dirty... Coin World 7-9-80

The U.S. dollar is getting a lot of criticism these days: its value is less and it doesn't go as far as it should, many people want gold instead of greenbacks, and the Bureau of Engraving and Printing wants to substitute a less expensive form of printing in place of the intaglio printing used on the reverse. And now, to make things worse, the dollar appears to be getting dirtier.

Ever since the Federal Reserve System started keeping individual bills in circulation longer - an average of 22 months instead of 18 months, for example, for $1 notes - they seem to be dirtier than usual. And almost no one wants to hang onto a dirty bill.

A New York Times correspondent conducted an informal, on-the-street survey recently, asking passersby what they did with their "old, tattered, torn, dirty, bills"? Columnist Enid Nemy also asked the people whether they hung onto the bills, or gave them to certain people.

Although generally taken aback by the study, many of those questioned revealed that they preferred to pass their worn out and dirty bills to strangers, and not to clerks, vendors, or waitresses they did business with regularly. Apparently most people feel badly about handing out dirty money to an acquaintance, but have no such scruples when it comes to giving them to a stranger.

Some people like the old bills, naturally, claiming that they are easier to count than new bills which have a tendency to stick together. However, most Americans seem to like clean money as opposed to the dirty version.

In San Francisco, a similar problem exists, where the old and worn bills clog up ticket machines on the BART transit system. Other currency accepting machines, including automatic bank tellers and changers, also reject the old bills or accept them without dispensing any change.

Local Federal Reserve officials noted that in some Federal Reserve districts, the quality of the bills may be better or worse. It all depends on the standards and policies set by that area's Fed bank, said a San Francisco FRB official.—W.T.G.

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This ancient religious ceremony is based entirely on an incident that occured on the night before our Lord's crucifixion. Jesus laid aside His garments, girded himself with a towel, poured water into a basin, and then in turn He washed the feet of his disciples. Afterwards He delivered to them a command, **or Mandatum,** for his followers to love one another, and said: "I have given you an example that ye should do as I have done to you."

The Maundy Ceremony in Britian can be traced back to the Fifth Century.

The ceremony has changed a great deal since that time. In the early history the sovereign would wash and kiss the feet of the poor people and give them the gowns they were wearing. To this ceremony, over the years, was added gifts of clothing, food and money, to which the name "Maundy" was given.

Queen Elizabeth I was the first to make a big change in the ceremony. She being vain and selfish gave a red purse containing 20 shillings in the place of her gowns.

The ceremony in the days of Elizabeth I started early in the day with the recipients being assembled in the hall. The laundress washed their feet, then a Hymn was sung. After this the Sub-Almoner and then the Lord High Almoner (alms giver) repeated the act. Then the sovereign washed, crossed and kissed their feet. After this the gifts of salmon, ling, red herring, bread, wine, broadcloth and a pair of sleeves were distributed.

The practice of washing the feet was dropped in the Eighteenth Century as was the distribution of food and cloth, in the Nineteenth.

Today the Maundy is not always attended by the sovereign. The Lord High Almoner officiates in the absence of the sovereign.

The recipients today receive leather purses containing money. They receive 20 shillings for the redemption of the royal gown, one pound 10 shillings in leiu of the foods, and three pounds for clothing. Prior to Elizabeth II men were given 2 pounds 5 shillings and women were given one pound 15 shillings for clothing.

Today the Maundy coins are silver 4 penny, 3 penny, 2 penny, and 1 penny coins struck specially for the purpose. Prior to King Charles II (1660) the coins that were given were silver pennies.

The numbers who receive the Maundy have varied over the years. In the beginning there were twelve, the number of disciples, then it was a number equal to the age of the sovereign. If the sovereign was a king men were chosen, if a queen women were chosen. Later the number was equally divided among men and women. (If the sovereign was 43 years old 43 men and 43 women were selected.) To be chosen is considered a great honor.

The white purse with long red strings contains the Maundy coins. The red purse with long white strings contains one pound for the redemption of the royal garments and one pound 10 shillings food allowance. The white purse with short green strings contains the clothing allowance for a man, a woman's clothing allowance is in a green purse with short white strings.

This beautiful ceremony occurs each year on Maundy Thursday, the day before Good Friday.

THE MAUNDY PRAYER

Lord Jesus Christ, who when about to institute the Holy Sacrements at Thy Last Supper, didst wash the feet of Thy apostles, teaching us, by Thy example, the grace of humility: cleanse us, we beseech Thee, from all stain of sin, that we may be worthy partakers of Thy Holy Mysteries; who livest and reignest with the Father and The Holy Ghost, One God, world without end. Amen.

> A popular government without popular information, or the means of acquiring it, is but a prologue to a farce or a tragedy, or perhaps both. Knowledge will forever govern ignorance; and a people who mean to be their own governors must arm themselves with the powers which knowledge gives.
>
> **- James Madison**

Letter to the Editor

I would like to invite FUN and FUN member clubs to lead the way in joining in the ANA Building expansion program. I would like to see each FUN member club conduct a special project wherein the procedes be donated to the ANA. Ideas include white elephant sale, coin raffle or a percent of your profits from your next coin show.

I believe that the more clubs are involved with projects like this the more services they can demand from the ANA.

Greatfully, Gary E. Lewis.

Gary;

I heartily endorse such a program, in fact the GULFPORT COIN CLUB of ST. PETERSBURG, INC., of which I am the President already has contributed $100.00 to the ANA. This is part of the $1000.00 we used from the "80" show profits for Educational and Charitable donations. Credit was given to the club in the July issue of THE NUMISMATIST.

The Editor.

Ode to a Typo Error

The typo error is a slippery thing, and sly,
You can hunt it 'til you're dizzy
But it somehow will get by:
'Til the forms are off the presses,
It is strange how still it keeps.
It shrinks down in a corner
And never stirs or peeps.
The typo error, too small for human eyes,
'Til the ink is on the paper,
When it grows to mountain size ...
The remainder of the issue
May be clean as clean can be,
But the typo error is the only thing you see.

(From the New Mexico Cougar, reprinted from the Albuquerque Journal; author unknown.)

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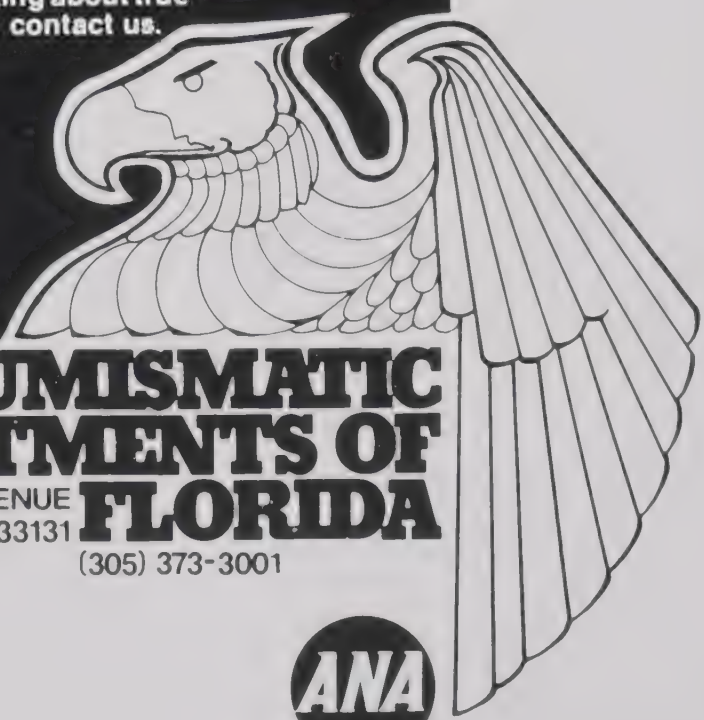

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Eighty-two percent of all this gold - about $98 billion worth - has been mined during this century, and most of that since the end of World War II. In late 1977 about $49 billion of gold was held by the non-communist nations of the world as part of their international monetary reserves.

The U.S. owns about 25 percent of the world's monetary gold - an amount about equal to the combined holdings of West Germany, France and the Netherlands. Gold's greatest advantage as a monetary metal in the past was its scarcity.

Today, scarcity is one of its biggest drawbacks. There simply isn't enough to go around. World production of gold, restrained by rising mining costs and depletion of mine reserves, has run between $1 billion and $1.6 billion annually since 1950. At the same time, worldwide use of gold by industry for numerous purposes including aerospace and electronic equipment and by artists, jewelers and private hoarders has siphoned off all new gold and has even tapped some monetary holdings.

In short, in the past two decades the commercial and industrial uses of gold have left little or nothing from current production to add to the international monetary reserves necessary to support the growth of world trade, which has doubled in each of the past two decades.

Replacement

To avoid the frequent confusion between the 50-centime and the 5-centime pieces, Switzerland's Federal Council has decided to replace the present cupro-nickel alloy of the 5-centime coin by a new alloy of aluminum-bronze with a yellow color.

The coin it replaces is white.

The date of issue of this new alloy Swiss coin is to be January 1, 1982, and withdrawal from circulation of the old alloy coins will occur on January 1, 1984. After this latter date, the 5-centime pieces withdrawn from circulation will still be accepted at their face value by the PTT-Administration (posts and telegraphs) and the Swiss National Bank until Dec. 31, 1984, and by the Federal cash office until Dec. 31, 1985.

Models of the new aluminum-bronze alloy 5-centime coin have been prepared with the date 1981. The new coin will have a plain edge and measure 17 millimeters and it will weigh 1.8 grams. It will be struck at the Swiss Federal Mint, Bern.

Don't Forget

Forget the hasty unkind word,
Forget the slander you have heard,
Forget the quarrels and the cause,
Forget the whole affair, because

Forgetting is the only way,
Forget the storm of yesterday,
Forget the knockers and the sneaks,
Forget the bad day of the week,

Forget you're not a millionaire,
Forget the gray streaks in your hair,
Forget to even get the blues,
But don't forget to pay your DUES.

Fun Election Nominees

In response to the call for nominations of Officers and Board members to serve FUN for two years terms, the following have been officially nominated, for the office as indicated:

PRESIDENT

Gene Hynds
Bill Shepard

First Vice President

Bill Shepard
Gene Hynds

2nd Vice President

Roger Bryan
Randy Campbell

Gary E. Lewis
John Means

Secretary

Robert Hendershott
Mary Leeuw

Treasurer

Grover Criswell

Board of Directors

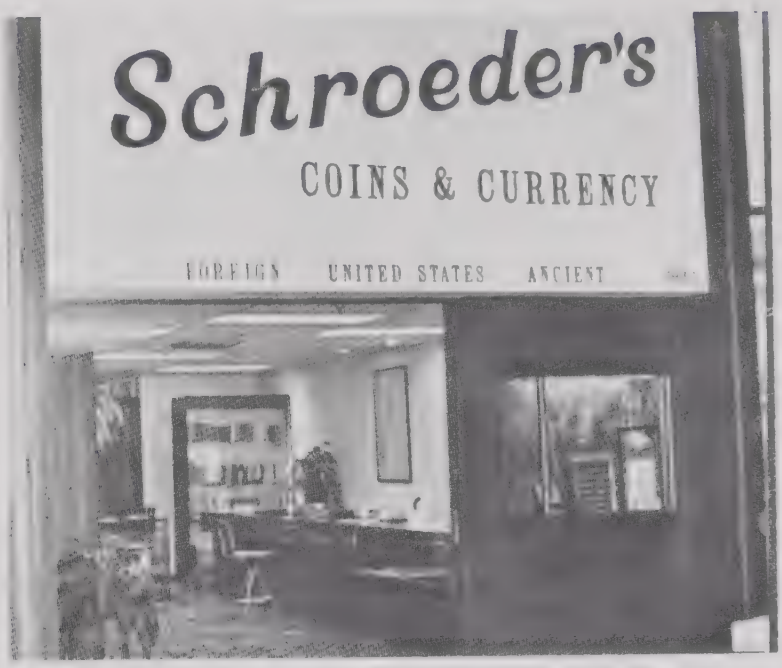
John Antolino
Dolly Criswell
Dr. Kenneth Embler
Ron Guth
Robert Hendershott
Herb Hogue
Al Price
A. J. Vinci
Randy Campbell
Marc Earle
Charlie Fine
Jack Harper
Warren Henderson
Tom Palmer
Bud Tobin

Letters will be sent to each nominee, requesting their acceptance of the nomination, or their refusal to run. Members nominated to more than one position, will be required to select the office for which they wish to run. When the final slate of candidates has been determined, an official ballot will be prepared and mailed to all paid up members of FUN. Marked ballots must then be returned for tabulation, as directed. The results will be announced at the annual membership meeting during the FUN convention next January. Eight new Board members will be elected at this time, to fill the terms of board members that terminate at the end of this year. Seven Board members will hold-over for another year, the balance of their term. However hold-over board members are eligible for election for any position.

They are:

V. L. Bigsby, Roger Bryan, Randy Campbell, George Decker, Mary Leeuw, John Means and Graham Rayner.

When ballots are received, we urge each paid up member to mark their choice for each position and return. VOTE, it is your opportunity to shape the future of FUN, it is your organization, help to make it better than ever.



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Government Coinage Mints of the World

Country	Name of mint	Location
United States	Office of Director of the Mint	Department of the Treasury, Washington, D.C. 20220.
Do	Philadelphia Mint	Independence Mall, Philadelphia, Pa. 19106.
Do	Denver Mint	Colfax and Delaware Sts., Denver, Colo. 80204.
Do	San Francisco Assay Office (minting operations).	155 Hermann St., San Francisco, Calif. 94102.
Do	Fort Knox Bullion Depository (gold storage, etc.).	Fort Knox, Ky. 40121.
Do	New York Assay Office (electrolytic refining of gold and silver, etc.).	32 Old Slip, New York, N.Y. 10005.
Do	West Point Bullion Depository (adjunct of New York Assay Office).	West Point, N.Y. 10996.
Afghanistan	Royal Afghan Mint	Dehmanzan, Kabul.
Argentina	Casa de Moneda de la Nacion	Avenida Arntartida Argentina s/n°, Buenos Aires.
Australia	Royal Australian Mint	Canberra, A.C.T. 2600.
Austria	Österreichisches Hauptmünzamt	Postfach 225, A-1031 Vienna.
Belgium	Monnaie Royale de Belgique	95 Rue de l'Hotel des Monnaies, 1060 Bruxelles.
Bolivia	Casa de la Moneda de Potosi	Potosi.
Brazil	Casa da Moeda	Praca da República, 173, Rio de Janeiro.
Canada	Royal Canadian Mint	320 Sussex Dr., Ottawa 2, Ontario.
Chile	Casa de Moneda de Chile	Quinta Normal, Santiago.
China, Republic of	Central Mint of China	44 Chiuchuan St., Taipei, Taiwan.
Colombia	Casa de Moneda	Calle 11, No. 4-93, Bogotá.
Czechoslovakia	Czechoslovak State Mint	Mennicy, Kremnica, CSSR.
Denmark	Den Kongelige Mønt	Amager Boulevard 115, 2300 South Copenhagen.
Egypt (UAR)	Minting House	Abbassia, Cairo.
Finland	Suomen Rahapaja	Katajanokanlaituri 3, Helsinki 16.
France	Administration des Monnaies et Médailles.	11, quai de Conti 75, Paris (6°).
Do	Monnaie de Paris Etablissement de Pessac.	Pessac.
Germany, East	Staatsmunzamt Deutsche Demokratischen Republik.	Berlin, DDR.
Germany, Federal Republic of.	Bayerisches Hauptmünzamt	Hofgraben 4, 8 München 1.
Do	Staatliche Münze (new mint)	Taubenheimstrasse 77, 7 Stuttgart 60 (Bad Cannstatt).
Do	Staatliche Münze	Stephanienstrasse 28, 75 Karlsruhe.
Do	Hamburgische Münze	Nordestrasse 66, 2 Hamburg 1.
Greece	Greek Mint	Athens.
Guatemala	Casa de Moneda	Avenida de Petapa No. 43-81, Zona 12, Guatemala City.
Hungary	Állami Pénzverde	1450 Budapest, Pf. 6.
India	Indian Government Mint	Fort Bombay No. 1, Bombay.
Do	do	Alipore, Calcutta.
Do	do	Hyderabad (Deccan).
Indonesia	Perum Peruri	Djalan Palatehan No. 4, Blok 5, Kebajoran Baru, Djakarta.
Iran	Mint of Central Bank of Iran	Avenue Saltanatabad, Tehran.
Israel	Israel Mint (new mint)	Myriam HaHashmonait St., Jerusalem.
Italy	La Zecca	Via Principe Umberto, 4, Rome.
Japan	Mint Bureau	1, Shinkawasaki-Machi, Kita-ku, Osaka.
Do	Tokyo Branch	3277, 1 chome, Nishisugamo, Toshima-ku, Tokyo-to, Tokyo.
Do	Hiroshima Branch	Itsukamachi, Saheki-gun, Hiroshima Prefecture.
Do	Kumamoto Sub-branch (refining, etc.).	Shinminami, Sendanbata-cho Kumamoto City, Kumamoto Prefecture.
Korea, Republic of	Korean Mint	407, Onchom-Dong, Dongrae-Ku, Pusan.
Malaysia	Kilang Wang	Bank Negara, Malaysia Shah'alam, Selangor.
Malta[1]	Order of Malta Mint	Via Condotti, Rome, Italy.
Mexico	Casa de Moneda (old mint)	Calle de Apartado No. 13, Mexico 1, D.F.
Do	Casa de Moneda (new)	Avenide Casa de Moneda, Mexico City.
Nepal	His Majesty's Mint, Dharahara	Bhimsenstambha, Kathmandu.
Netherlands	's Rijks Munt	Leidseweg 90, Utrecht.
Nigeria	Nigerian Security Printing and Minting Co., Ltd.	Ahmadu Bello Rd., Victoria Island, Lagos.
Norway	Den Kongelige Mynt	Postboks 53, N-3601, Kongsberg.
Pakistan	Pakistan Mint	Baghban Pura, Lahore (Punjab).
Peru	Casa Nacional de Moneda	Junin 791, Lima.
Poland	Mennica Panstwowa	ul. Pereca 21, Warsaw.
Portugal	Casa da Moeda	Avenida Dr. Antonio Jose de Almeida, Lisbon 1.
Romania	State Mint, People's Republic of Romania.	Treasury Dept., Bucarest.
Singapore	Chartered Industries of Singapore, Ltd.	249 Jalan Boon Lay, Jurong, Singapore, 22.
South Africa, Republic of.	South African Mint	P.O. Box 464, 103 Visagie St., Pretoria.
Spain	Fabrica Nacional de Moneda y Timbre.	Jorge Juan 106, Madrid 9.
Sudan	Sudan Mint	P.O. Box 43, Khartoum South.
Sweden	Kungl Mynt-och Justeringsverket	Box 22055, S-104-22, Stockholm 22.
Switzerland	Swiss Federal Mint	28, Bernastrasse, Bern 3003.
Thailand	Royal Mint	Pradipat, Bangkok.
Turkey	T. C. Darphane ve Damga Matbassi	Istanbul.
United Kingdom	Royal Mint (old mint)	Tower Hill, London, E.C. 3
Do	Royal Mint (new mint)	Llantrisant, County of Glamorgan, Wales.
U S S R	Leningrad Mint	Leningrad, Russia.
Yugoslavia	National Bank of Yugoslavia	Bulevar, Rivalucije No. 15, Beograd.

[1] Unofficial data.

Chart courtesy of U.S. Dept. of the Treasury, Annual Report of the Director of the Mint, 1974.

Fun Election

Pursuant to the call for nominations by the President of FUN, as provided for in the By-laws, all FUN Officers and half of the Board of Directors will be elected soon, to serve two year terms, beginning January, 1981. Listed elsewhere in this issue of the "TOPICS" is a list of official nominees, and as soon as they can be canvassed to secure their approval or disapproval, those accepting the nomination will be listed on an official ballot, which will be sent to all paid up members of FUN. Marked ballots are to be returned promptly and the results will be announced at the January 1981 FUN Convention.

The officers and directors whose terms expire this year are: Al Price, President; Gene Hynds, 1st Vice President; Bill Shepard, 2nd Vice President; Grover Criswell, Treasurer; Robert Hendershott, Secretary; Dolly Criswell, Charles Fine, Jerry Finnell, Ron Guth, Warren Henderson, Herbert Hogue, Bud Tobin, and Col. A. J. Vinci. All officers and directors are eligible for re-election to any position.

The following Board members are currently serving the first year of a two year term, therefore, are NOT standing for re-election as Board members, they are, however eligible for Officer positions. They are: Capt. V. L. Bigsby, Roger Bryan, Randy Campbell, George Decker, Mary Leeuw, John Means, and Graham Rayner.

Officers and Board members of FUN assume a serious responsibility when they accept the office to which you, the members, have elected them. They agree to devote many hours to the promoting and conducting of the affairs of the organization in the best interests of all the members. They must be knowledgeable in promotion, public relations, salesmanship, law and parliamentary proceedure, and many more areas, but above all, they must have a sincere willingness to serve the membership as a whole. All this, they do on their own time and expense. No officers or board members are salaried, and, with the exception of some expenses incurred in the operation of the organization and in the production of the annual convention, all expenses of the office are individually paid. They are expected to attend four-to-six meetings annually in various locations throughout the state, and to be active on the promotion of Numismatics wherever they may be, as representatives of FUN. These elections are serious business, they are your representatives and deserve your careful consideration of their qualifications and of your VOTE. Now is the time when you, the members, can express yourselves as to who and how your organization is run. No good organization runs itself, FUN is no exception. FUN is, and should be, one of the greatest Numismatic organizations in the country, but it can continue to be, only with the interest and help of all members. Study the slate of nominated members, their records, their potential, THEN VOTE and may the best persons win the opportunity to serve a great group of wonderful people. Watch for your official ballot, make your selections and mail back promptly.

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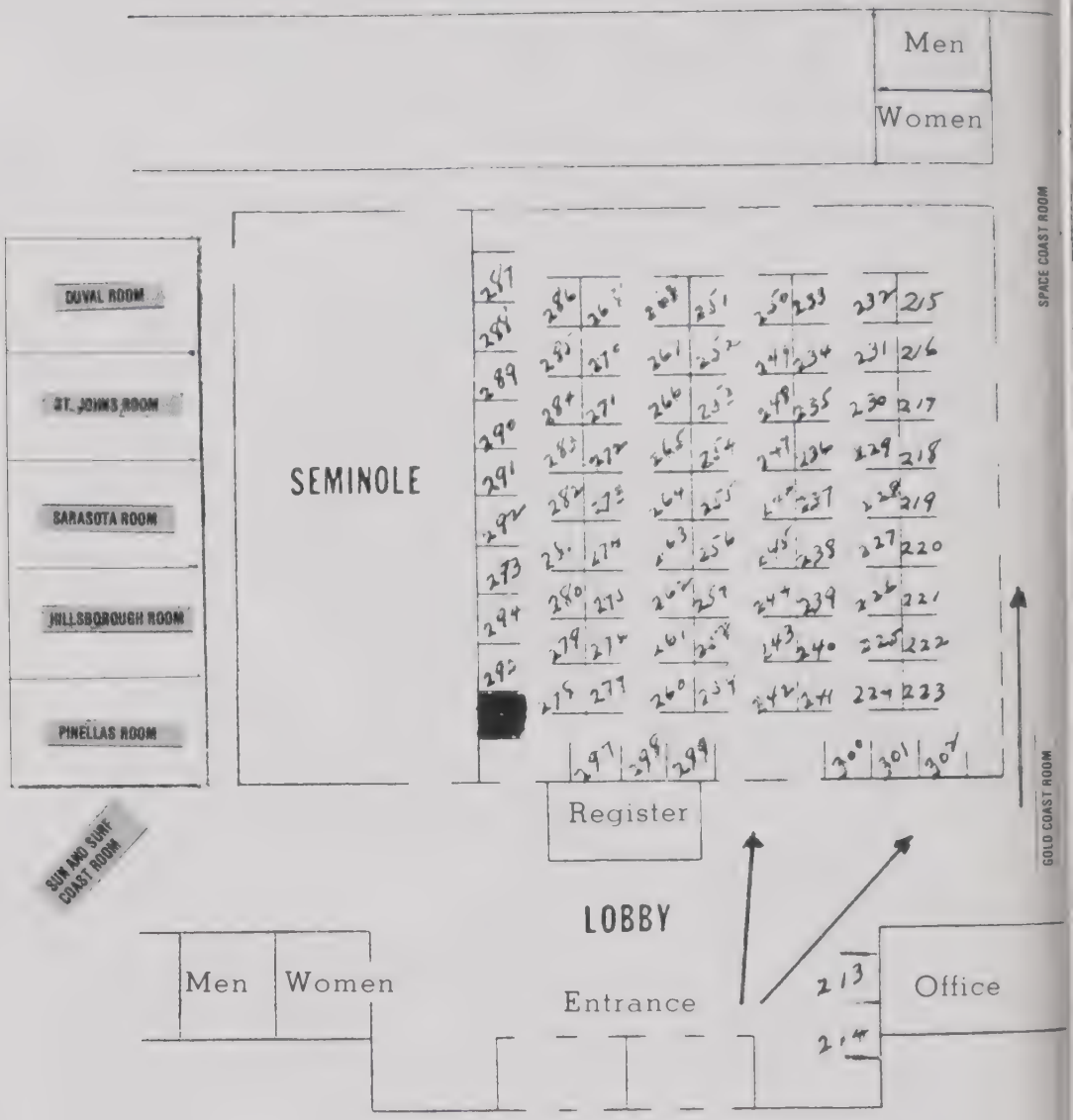

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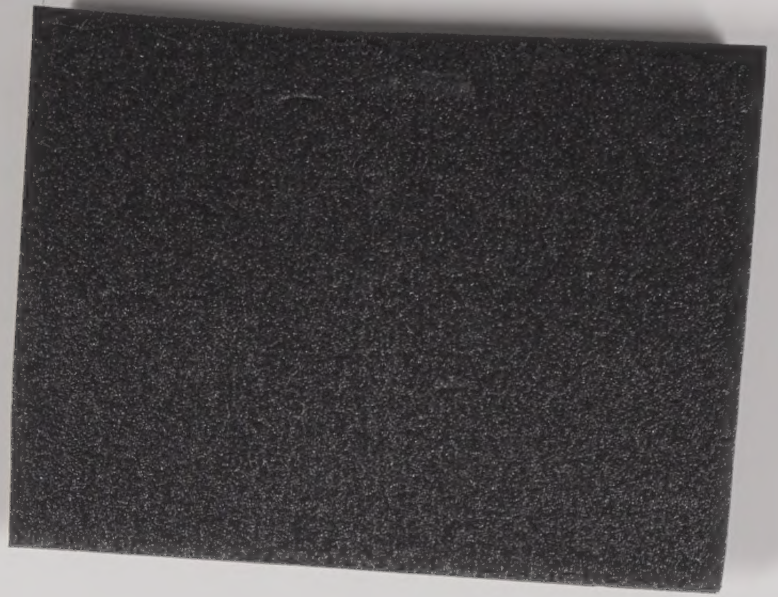

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